

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Ronald E. Sloan	
Serial No.:	09/929,610	Conf. No. 9691
Filing Date:	August 13, 2001	Group Art Unit: 3693
Title:	FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW	Examiner: J. Greimel
Docket No:	60021-375802	

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Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION**

Dear Sir:

This is in response to the Final Office Action dated January 4, 2008. Please amend the above-identified as follows.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page two (2) of this paper.

**Remarks** begin on page eight (8) of this paper.